

Grades 11 & 12 Business Law Curriculum

Middle Township Public Schools 216 S. Main Street Cape May Court House, NJ 08210

Born on date: February 15, 2018

Content Area:	Business Law	Grade(s)11-12
Unit Plan Title:	Unit 1: The Law and the Courts	

Overview/Rationale (Describe and Justify)

This unit will give an introduction to the law and the courts operate in relation to business, criminal and tort law

- The Court System and Trial Procedures
- Crimes and Criminal Justice
- Definition of a Tort

Standard(s) Number and Description (Established Goals)

BUS.9-12.9.4.12.D - [Content Statement] - Legal responsibilities, professional ethics, and codes of conduct affect management practices, business performance, and regulatory compliance, as well as the confidence of customers, business partners, and investors.

BUS.9-12.9.4.12.D.50 - [*Cumulative Progress Indicator*] - Apply ethical reasoning to a variety of situations in order to make ethical decisions BUS.9-12.9.4.12.D.51 - [*Cumulative Progress Indicator*] - Interpret and explain written organizational policies and procedures that help workers perform their tasks according to employer rules and expectations.

BUS.9-12.9.4.12.D.52 - [Cumulative Progress Indicator] - Describe management's responsibility to know and abide by laws and regulations that affect business operations.

BUS.9-12.9.4.12.D.17 - [Cumulative Progress Indicator] - Employ critical thinking skills (e.g., analyze, synthesize, and evaluate) independently and in teams to solve problems and make decisions.

BUS.9-12.9.4.12.D.18 - [Cumulative Progress Indicator] - Employ critical thinking and interpersonal skills to resolve conflicts.

 $BUS.9-12.9.4.12.D.20 - [\textit{Cumulative Progress Indicator}] - Conduct\ technical\ research\ to\ gather\ information\ necessary\ for\ decision-making.$

BUS.9-12.9.4.12.D.43 - [*Cumulative Progress Indicator*] - Evaluate organizational policies and procedures that contribute to continuous improvement in performance and compliance.

BUS.9-12.9.4.12.D. (2).1 - [Cumulative Progress Indicator] - Demonstrate knowledge of laws and regulations affecting business operations and transactions in order to ensure compliance with industry requirements.

BUS.9-12.9.4.12.D. (3).8 - [Cumulative Progress Indicator] - Describe management's responsibility to know and abide by laws and regulations that affect business operations and transactions.

BUS.9-12.9.4.12.D. (5).8 - [Cumulative Progress Indicator] - Explain laws and regulations affecting business operations and transactions in order to ensure compliance with industry requirements.

BUS.9-12.9.4.12.D. (6).4 - [Cumulative Progress Indicator] - Demonstrate knowledge of laws and regulations affecting business operations

and transactions to ensure compliance with industry requirements.

- 9.3.12. BM.2 [Standard Statement] Describe laws, rules and regulations as they apply to effective business operations.
- 9.3.21. BM-MGT.1 [Standard Statement] Describe and follow laws and regulations affecting business operations and transactions.
- 9.3.12. BM-HR.1 [Standard Statement] Describe and follow laws and regulations affecting human resource operations.
- 9.3.12. BM-OP.1 [Standard Statement] Describe and follow laws and regulations affecting business operations and transactions.

Technology Standard(s) Number and Description

TECH.8.1.12 - [Standard] - All students will use digital tools to access, manage, evaluate, and synthesize information in order to solve problems individually and collaborate and to create and communicate knowledge.

TECH.8.1.12.A - [Strand] - Students demonstrate a sound understanding of technology concepts, systems and operations.

TECH.8.1.12.A.CS2 - [Content Statement] - Select and use applications effectively and productively.

TECH.8.1.12.A.2 - [Cumulative Progress Indicator] - Produce and edit a multi-page digital document for a commercial or professional audience and present it to peers and/or professionals in that related area for review.

TEC.9-12.3 - [Indicator] - Select digital tools or resources to use for a real-world task and justify the selection based on their efficiency and effectiveness.

ITEC.9.4.K- [Content Statement] - Technology is used to access, manage, integrate, and disseminate information.

ITEC.9-12.9.4.12.K.24 - [Cumulative Progress Indicator] - Employ technological tools to expedite workflow.

ITEC.9-12.9.4.12.K.27 - [Cumulative Progress Indicator] - Operate writing and publishing applications to prepare communications.

Interdisciplinary Standard(s) Number and Description

LA.9-10.WHST.9-10.4 - [*Progress Indicator*] - Produce clear and coherent writing in which the development, organization, and style are appropriate to task, purpose, and audience.

LA.9-10.WHST.9-10.6 - [Progress Indicator] - Use technology, including the Internet, to produce, share, and update writing products, taking advantage

of technology's capacity to link to other information and to display information flexibly and dynamically. Enduring Understandings: (What are the big ideas? What specific understandings about them are desired? What misunderstandings are predictable?) Students will understand that... The importance of the law. The parts of the Constitution The ways that the courts make law The structure of the federal court system The common structure of most State court systems the common structure of most state court systems Essential Questions: (What provocative questions will foster inquiry, understanding, and transfer of learning?) • What is law? What is the between civil and criminal cases? What are the differences between categories of crime? What are the differences between penalties for committing felonies and misdemeanors? What are different types of business crimes, such as arson, forgery, and embezzlement? What is the difference between a tort and a crime? 21st Century Connections (P21 Framework – Partnership for 21st Century Learning): Indicate whether these skills are **E**-Encouraged, **T**-Taught, and/or **A**-Assessed in this unit by Check all that apply.

marking **E**, **T**, **A** on the line before the appropriate skill.

	21 st Centu	ry Interdisciplinary Themes		21 st Century Skills
		Global Awareness	а	Critical Thinking and Problem Solving
Ш		Environmental Literacy	е	Creativity and Innovation
		Health Literacy	е	Communication and Collaboration
	х	Civic Literacy		Flexibility and Adaptability
	х	Financial, Economic ,		Initiative and Self-Direction
		Business and Entrepreneurial Literacy	e	Social and Cross-Cultural Skills
		Literacy	а	Productivity and Accountability
				Leadership and Responsibility
			а	Informational Literacy Skills
			а	Media Literacy Skills
П			а	Information, Communication, and Technology (ICT) Literacy
	eer Ready Pra		A-Assessed in	this unit by marking E, T, A on the line before the appropriate skill.
ma	medic whether	these skins are E Encouraged, I raught, or F	1 Assessed III	tins time by marking 2, 1, A on the line before the appropriate skin.
	а	CRP1. Act as a responsible and cont	ributing citiz	zen and employee
	а	CRP2. Apply appropriate academic a	and technica	ıl skills
		CRP3. Attend to personal health and		
	а	CRP4. Communicate clearly and effe		-
	е	CRP5. Consider the environmental, social and economic impacts of decisions		conomic impacts of decisions
	e CRP6. Demonstrate creativity and in			

	e	CRP7. Employ valid and reliable research strategies
	е	CRP8. Utilize critical thinking to make sense of problems and persevere in solving them
	е	CRP9. Model integrity, ethical leadership, and effective management
		CRP10. Plan education and career paths aligned to personal goals
	а	CRP11. Use technology to enhance productivity
	а	CRP12. Work productively in teams while using cultural global competence

Student Learning Goals/Objectives:

Students will know....

- how ethical decisions are made
- the parts of the Constitution
- the structure of the federal court system
- the elements of a crime
- the different categories of crime
- the difference between a tort and a crime

Students will be able to (do)...

- Identify the different ethical character traits
- Identify the components of common law
- Explain the role of the United States Supreme Court
- Explain the differences between categories of crime
- Explain the differences between penalties for committing felonies and misdemeanors.
- Identify different types of business crimes, such as arson, forgery, and embezzlement
- Explain a person's rights and duties in relation to tort law

Key Vocabulary and Terms:

law

Constitution

common law

statutory law

United States Supreme Court
civil lawsuit
felonies
misdemeanors
tort
negligence
proximate cause

Assessment Evidence:

Performance Tasks: (Through what authentic performance tasks will students demonstrate the desired understandings? By what criteria will performances of understanding be judged?)

Students will complete documents related to each new area of law they are learning to demonstrate an understanding of the concepts Other Assessment Measures: (Through what other evidence (E.g. tests, academic prompts, observations, individual research projects, and collaborative projects etc.) will students demonstrate achievement of the desired results?

taught. These types of assessments are: • Daily production assignments (Document production assignments are assigned to help students practice each new concept and to build upon others they have already learned) (Modifications: extended time, restate directions)

•Research Portfolios (A collection of assignments to demonstrate students understanding and progress throughout the course) (Modifications: extended time, restate directions)

Other Assessment Measures: (Through what other evidence (E.g. quizzes, tests, academic prompts, observations, homework, journals, etc.) will students demonstrate achievement of the desired results? How will students reflect upon and self- assess their learning?) *Include Benchmarks*

- Tests (Given to assess student understanding of terms, concepts, and productions) (Modifications: study guides, extended time, restate directions)
- Quarterly Benchmarks (Benchmarks are given at the end of each marking period, allowing for an assessment of the knowledge students have gained over that period of time)(Modifications: study guides, extended time, restate directions)

Teaching and Learning Actions: (What learning experiences and instruction will enable students to achieve the desired results?)

Instructional Strategies and Activities (add rows as needed) *D	Consider how will the design will: (WHERETO – Understanding By Design –Wiggins and McTighe) W = Help the students know Where the unit is going and What is expected? Help the teacher know Where the students are coming from (prior knowledge and interests)? H= Hook all students and Hold their interest? E= Equip students, help the Experience the key ideas and Explore the issue? R=Provide opportunities to Rethink and Revise their understandings and work? E=Allow students to Evaluate their work and its implications? T=be Tailored (personalized to the different needs, interests and abilities of learners? O=be Organized to maximize initial and sustained engagement as well as effective learning?
Title	Description with Modifications, number of days, etc.
 Hands-on Production Assignments 	Students are able to practice and demonstrate their understanding of the law and the concepts taught. (Modifications: restate directions, extended time)
2. Class Discussion	Students participate in questions and answer from the teacher or will work with a partner or small groups to discuss and answer questions posed by the teacher related to various concepts.
3. Teacher Lecture/Presentations	New ideas and concepts are presented using PowerPoint. (Modifications: repetition, visual aids)
4. Daily Warm-up	Students are expected to write the answer to a question at the start of each class. Questions are based on prior learning and are used to help determine student understanding of various ideas and concepts.
Resources: (All textbooks, website	es, and other major resources associated with the course)
Business and Personal Law Glenco	e/McGraw-Hill
Teacher Produced Handouts	
Internet	
Video	

PowerPoint

Suggested Time Frame (Days):

September -October 3 weeks

^{*}D – Indicates differentiation at the Lesson Level (Identify Modifications for ELL, Gifted and Talented, Title 1, Special Education)

Content Area:	Business Law	Grade(s)11-12
Unit Plan Title:	Unit 2: Contract law	

Overview/Rationale (Describe and Justify)

This unit will give an introduction to the law and the courts operate in relation to business, criminal and tort law

- What is a Contract
- Elements of a Contract
- How to end a Contract

Standard(s) Number and Description (Established Goals)

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Enduring Understandings: (What are the big ideas? What specific understandings about them are desired? What misunderstandings are predictable?)

Students will understand that...

• the importance of the law.

• the parts of a contract

• the different types of contracts

• the structure of specific contracts

• the common structure of most contracts

• how contracts are discharged

Essential Questions: (What provocative questions will foster inquiry, understanding, and transfer of learning?)

- What is a contract?
- What is the difference between different types of contracts?
- What are the elements of basic contracts?
- How do you end a contract?

21st Century Connections (P21 Framework – Partnership for 21st Century Learning):

Check all that apply.

Indicate whether these skills are **E**-Encouraged, **T**-Taught, and/or **A**-Assessed in this unit by marking **E**, **T**, **A** on the line before the appropriate skill.

21st Century Interdisciplinary Themes

21st Century Skills

ш			Global Awareness	а	Critical Thinking and Problem Solving
Ш			Environmental Literacy	е	Creativity and Innovation
Ш			Health Literacy	е	Communication and Collaboration
Ш		х	Civic Literacy		Flexibility and Adaptability
		х	Financial, Economic ,		Initiative and Self-Direction
			Business and Entrepreneurial Literacy	е	Social and Cross-Cultural Skills
			,	а	Productivity and Accountability
					Leadership and Responsibility
				а	Informational Literacy Skills
				а	Media Literacy Skills
П				а	Information, Communication, and Technology (ICT) Literacy
Ш					
С	Career I	Ready Prac	tices:		
	Indicat	te whether t	hese skills are E -Encouraged, T- Taught, or A -,	Assessed in t	his unit by marking E, T, A on the line before the appropriate skill.
H					
ш		а	CRP1. Act as a responsible and contri	buting citize	en and employee
Ш		а	CRP2. Apply appropriate academic and technical skills		
Ш			CRP3. Attend to personal health and financial well-being		
		a	CRP4. Communicate clearly and effec	tively with	reason
		e	CRP5. Consider the environmental, social and economic impacts of decisions		
Ш		e	CRP6. Demonstrate creativity and innovation		
		e	CRP7. Employ valid and reliable research strategies		

1	е	CRP8. Utilize critical thinking to make sense of problems and persevere in solving them
1	е	CRP9. Model integrity, ethical leadership, and effective management
1		CRP10. Plan education and career paths aligned to personal goals
1	а	CRP11. Use technology to enhance productivity
	а	CRP12. Work productively in teams while using cultural global competence
		e a

Student Learning Goals/Objectives:

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- the structure of the federal court system
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- the different categories of crime
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- Explain the differences between penalties for committing felonies and misdemeanors.
- Identify different types of business crimes, such as arson, forgery, and embezzlement
- Explain a person's rights and duties in relation to tort law

Key Vocabulary and Terms:

contract

offer

acceptance

express contract

implied contract

bilateral contract

unilateral contract
capacity
ratification
forbearance
promissory estoppel
discharge by agreement
fraud
statute of limitations

Assessment Evidence:

Performance Tasks: (Through what authentic performance tasks will students demonstrate the desired understandings? By what criteria will performances of understanding be judged?)

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Resources: (All textbooks, website	es, and other major resources associated with the course)			
Business and Personal Law Glenco	Business and Personal Law Glencoe/McGraw-Hill			
Teacher Produced Handouts				
Internet				
Video				

PowerPoint

Suggested Time Frame (Days):

September -October 3 weeks

^{*}D – Indicates differentiation at the Lesson Level (Identify Modifications for ELL, Gifted and Talented, Title 1, Special Education)

Content Area:	Business Law	Grade(s)11-12
Unit Plan Title:	Unit 3: Consumer law	

Overview/Rationale (Describe and Justify)

This unit will give an introduction to the law and the courts operate in relation to business, consumer law and personal property

- What is a Consumer law
- Elements of personal property and the law
- legal issues renting and owning a home

Standard(s) Number and Description (Established Goals)

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order to ensure compliance with industry requirements.

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9.3.12.BM.2 - [Standard Statement] - Describe laws, rules and regulations as they apply to effective business operations.

9.3.21.BM-MGT.1 - [Standard Statement] - Describe and follow laws and regulations affecting business operations and transactions.

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21st Century Skills

21st Century Interdisciplinary Themes

		Global Awareness Environmental Literacy Health Literacy	a e	Critical Thinking and Problem Solving Creativity and Innovation Communication and Collaboration	
П	х	Civic Literacy		Flexibility and Adaptability	
	х	Financial, Economic , Business and Entrepreneurial Literacy	e	Initiative and Self-Direction Social and Cross-Cultural Skills	
Ц			а	Productivity and Accountability	
Ц				Leadership and Responsibility	
Ц			а	Informational Literacy Skills	
Ц			а	Media Literacy Skills	
			а	Information, Communication, and Technology (ICT) Literacy	
Caroor	Ready Prac	eticos:			
			Assessed in t	his unit by marking E, T, A on the line before the appropriate skill.	
	а	CRP1. Act as a responsible and contri	buting citize	en and employee	
	а	CRP2. Apply appropriate academic an	CRP2. Apply appropriate academic and technical skills		
		CRP3. Attend to personal health and	financial we	ell-being	
	а	CRP4. Communicate clearly and effec	tively with	reason	
	е	CRP5. Consider the environmental, so	ocial and ec	onomic impacts of decisions	
	e	CRP6. Demonstrate creativity and innovation			
	e	CRP7. Employ valid and reliable research strategies			

е	CRP8. Utilize critical thinking to make sense of problems and persevere in solving them
е	CRP9. Model integrity, ethical leadership, and effective management
	CRP10. Plan education and career paths aligned to personal goals
а	CRP11. Use technology to enhance productivity
а	CRP12. Work productively in teams while using cultural global competence
	Goals/Objectives:

Students will know....

- how ethical decisions are made
- the parts of a warranty
- the structure of the federal court system
- the elements of a crime
- the different categories of crime
- the difference between copyright and trademark

Students will be able to (do)...

- Identify the different ethical character traits
- Identify the components personal property laws
- Explain the role of the courts involving personal property
- Explain the differences between categories of intellectual property
- Explain the differences between penalties for violating personal property laws
- Explain a person's rights and duties in relation to personal property laws

Key Vocabulary and Terms:

lease

tenancy

eviction

estate

eminent domain

personal property

patent

copyright trademark bailment title bill of sale warranty voidable title risk of loss

Assessment Evidence:

Performance Tasks: (Through what authentic performance tasks will students demonstrate the desired understandings? By what criteria will performances of understanding be judged?)

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Instructional Strategies and Activities (add rows as needed) *D	Consider how will the design will: (WHERETO – Understanding By Design –Wiggins and McTighe) W = Help the students know Where the unit is going and What is expected? Help the teacher know Where the students are coming from (prior knowledge and interests)? H= Hook all students and Hold their interest? E= Equip students, help the Experience the key ideas and Explore the issue? R=Provide opportunities to Rethink and Revise their understandings and work? E=Allow students to Evaluate their work and its implications? T=be Tailored (personalized to the different needs, interests and abilities of learners? O=be Organized to maximize initial and sustained engagement as well as effective learning?			
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PowerPoint

Suggested Time Frame (Days):

September -October 3 weeks

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Content Area:	Business Law	Grade(s)11-12
Unit Plan Title:	Unit 1: The Law and the Courts	

Overview/Rationale (Describe and Justify)

This unit will give an introduction to the law and the courts operate in relation to business, Your money and the law

- Banking and negotiable instruments
- Credit and Debt
- Credit protection and bankruptcy

Standard(s) Number and Description (Established Goals)

BUS.9-12.9.4.12.D - [Content Statement] - Legal responsibilities, professional ethics, and codes of conduct affect management practices, business performance, and regulatory compliance, as well as the confidence of customers, business partners, and investors.

BUS.9-12.9.4.12.D.50 - [Cumulative Progress Indicator] - Apply ethical reasoning to a variety of situations in order to make ethical decisions BUS.9-12.9.4.12.D.51 - [Cumulative Progress Indicator] - Interpret and explain written organizational policies and procedures that help workers perform their tasks according to employer rules and expectations.

BUS.9-12.9.4.12.D.52 - [Cumulative Progress Indicator] - Describe management's responsibility to know and abide by laws and regulations that affect business operations.

BUS.9-12.9.4.12.D.17 - [Cumulative Progress Indicator] - Employ critical thinking skills (e.g., analyze, synthesize, and evaluate) independently and in teams to solve problems and make decisions.

BUS.9-12.9.4.12.D.18 - [Cumulative Progress Indicator] - Employ critical thinking and interpersonal skills to resolve conflicts.

BUS.9-12.9.4.12.D.20 - [Cumulative Progress Indicator] - Conduct technical research to gather information necessary for decision-making.

BUS.9-12.9.4.12.D.43 - [*Cumulative Progress Indicator*] - Evaluate organizational policies and procedures that contribute to continuous improvement in performance and compliance.

BUS.9-12.9.4.12.D.(2).1 - [Cumulative Progress Indicator] - Demonstrate knowledge of laws and regulations affecting business operations and transactions in order to ensure compliance with industry requirements.

BUS.9-12.9.4.12.D.(3).8 - [Cumulative Progress Indicator] - Describe management's responsibility to know and abide by laws and regulations that affect business operations and transactions.

BUS.9-12.9.4.12.D.(5).8 - [Cumulative Progress Indicator] - Explain laws and regulations affecting business operations and transactions in order to ensure compliance with industry requirements.

BUS.9-12.9.4.12.D.(6).4 - [Cumulative Progress Indicator] - Demonstrate knowledge of laws and regulations affecting business operations and transactions to ensure compliance with industry requirements.

9.3.12.BM.2 - [Standard Statement] - Describe laws, rules and regulations as they apply to effective business operations.

9.3.21.BM-MGT.1 - [Standard Statement] - Describe and follow laws and regulations affecting business operations and transactions.

9.3.12.BM-HR.1 - [Standard Statement] - Describe and follow laws and regulations affecting human resource operations.

9.3.12.BM-OP.1 - [Standard Statement] - Describe and follow laws and regulations affecting business operations and transactions.

Technology Standard(s) Number and Description

TECH.8.1.12 - [Standard] - All students will use digital tools to access, manage, evaluate, and synthesize information in order to solve problems individually and collaborate and to create and communicate knowledge.

TECH.8.1.12.A - [Strand] - Students demonstrate a sound understanding of technology concepts, systems and operations.

TECH.8.1.12.A.CS2 - [Content Statement] - Select and use applications effectively and productively.

TECH.8.1.12.A.2 - [Cumulative Progress Indicator] - Produce and edit a multi-page digital document for a commercial or professional audience and present it to peers and/or professionals in that related area for review.

TEC.9-12.3 - [Indicator] - Select digital tools or resources to use for a real-world task and justify the selection based on their efficiency and effectiveness.

ITEC.9.4.K- [Content Statement] - Technology is used to access, manage, integrate, and disseminate information.

ITEC.9-12.9.4.12.K.24 - [Cumulative Progress Indicator] - Employ technological tools to expedite workflow.

ITEC.9-12.9.4.12.K.27 - [Cumulative Progress Indicator] - Operate writing and publishing applications to prepare communications.

Interdisciplinary Standard(s) Number and Description

LA.9-10.WHST.9-10.4 - [*Progress Indicator*] - Produce clear and coherent writing in which the development, organization, and style are appropriate to task, purpose, and audience.

LA.9-10.WHST.9-10.6 - [Progress Indicator] - Use technology, including the Internet, to produce, share, and update writing products, taking advantage

of technology's capacity to link to other information and to display information flexibly and dynamically. Enduring Understandings: (What are the big ideas? What specific understandings about them are desired? What misunderstandings are predictable?) Students will understand that... the importance of the law. The basics of banking laws the types of negotiable instruments the structure bankruptcy the common credit and debt instruments state court systems the common structure of most state court systems Essential Questions: (What provocative questions will foster inquiry, understanding, and transfer of learning?) • What is law? What is the between different types of negotiable instruments? What are the differences between categories of debit and credit? • What are the differences in the different types of bankruptcy? What are different types of loans and interest? • What are the laws that protect consumers of credit? 21st Century Connections (P21 Framework – Partnership for 21st Century Learning): Indicate whether these skills are **E**-Encouraged, **T**-Taught, and/or **A**-Assessed in this unit by Check all that apply. marking **E**, **T**, **A** on the line before the appropriate skill.

	21 st Centu	ry Interdisciplinary Themes		21 st Century Skills	
		Global Awareness	а	Critical Thinking and Problem Solving	
Ш		Environmental Literacy	е	Creativity and Innovation	
		Health Literacy	е	Communication and Collaboration	
	х	Civic Literacy		Flexibility and Adaptability	
	х	Financial, Economic ,		Initiative and Self-Direction	
Ш		Business and Entrepreneurial Literacy	е	Social and Cross-Cultural Skills	
Ш		,	а	Productivity and Accountability	
Ш				Leadership and Responsibility	
Ш			а	Informational Literacy Skills	
Ш			а	Media Literacy Skills	
			а	Information, Communication, and Technology (ICT) Literacy	
Caree	er Ready Pra	ctices:			
India	cate whether	these skills are E -Encouraged, T- Taught, or A	-Assessed in t	this unit by marking E, T, A on the line before the appropriate skill.	
	Т	<u> </u>			
Ш	а	CRP1. Act as a responsible and contributing citizen and employee			
ш	а	CRP2. Apply appropriate academic and technical skills			
Ш		CRP3. Attend to personal health and financial well-being			
	а	CRP4. Communicate clearly and effe	CRP4. Communicate clearly and effectively with reason		
	e CRP5. Consider the environmental, social and economic impacts of decisions				
	e CRP6. Demonstrate creativity and innovation				

	e	CRP7. Employ valid and reliable research strategies	
	е	CRP8. Utilize critical thinking to make sense of problems and persevere in solving them	
	e	CRP9. Model integrity, ethical leadership, and effective management	
		CRP10. Plan education and career paths aligned to personal goals	
	а	CRP11. Use technology to enhance productivity	
L	а	CRP12. Work productively in teams while using cultural global competence	

Student Learning Goals/Objectives:

Students will know....

- how ethical decisions are made
- the parts of the Constitution
- the structure of loans
- the elements of a crime
- the different categories of negotiable instruments
- the difference between a different types of loans

Students will be able to (do)...

- Identify the different ethical character traits
- Identify the components of credit laws
- Explain the role of the courts in credit and debt laws
- Explain the differences between categories of bankruptcy
- Explain the differences between penalties for committing felonies and misdemeanors.
- Identify different types of business crimes, such as arson, forgery, and embezzlement
- Explain a person's rights and duties in relation to lending laws

Key Vocabulary and Terms:

Credit

Interest

Collateral

default

Bankruptcy

Usury

negotiable instrument

Payee

Holder

Forgery

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